

About This Checklist

This checklist is designed for Buy Here Pay Here (BHPH) dealerships operating in Texas that must maintain both a Texas Motor Vehicle Dealer License (TxDMV) and an Office of Consumer Credit Commissioner (OCCC) License. Complete all applicable items before your renewal deadline. Retain a signed copy for your compliance records.

Dealership Name: _____ **TxDMV License #:**

OCCC License #: _____ **Renewal Date:**

SECTION 1 — TxDMV DEALER LICENSE RENEWAL (GDN/BHPH)

1A. Renewal Eligibility & Timing

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Confirm current license expiration date (licenses expire on the last day of the dealer's birth month, biennially)	<i>Verify on TxDMV eLICENSING</i>
<input type="checkbox"/>	Begin renewal process at least 90 days before expiration to avoid lapses	<i>90-day window</i>
<input type="checkbox"/>	Confirm all prior TxDMV violations or fines have been resolved before submitting renewal	
<input type="checkbox"/>	Verify no outstanding judgments or revocations on dealer record	

1B. Online Renewal via TxDMV eLICENSING Portal

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Log in to TxDMV eLICENSING portal at elicensing.txdmv.gov	<i>Create account if needed</i>
<input type="checkbox"/>	Select the correct license type: GDN – Independent (BHPH)	
<input type="checkbox"/>	Review and update all dealership information (name, address, contact, owners)	
<input type="checkbox"/>	Upload current Dealer Surety Bond or equivalent (minimum \$25,000 for independent dealers)	<i>Bond must be current</i>
<input type="checkbox"/>	Confirm franchised/independent classification matches business operations	
<input type="checkbox"/>	Pay renewal fee online via the eLICENSING portal (verify current fee schedule at txdmv.gov)	<i>Fee varies by location count</i>

1C. Dealer Location & Premises Requirements

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Confirm established place of business is open regular business hours (min. 8 hrs/week, 4 days/week)	
<input type="checkbox"/>	Verify physical address is unchanged OR submit Change of Address application before renewal	<i>Form VTR-900 if changed</i>
<input type="checkbox"/>	Ensure office space, display area, and signage meet TxDMV requirements	
<input type="checkbox"/>	Confirm displayed dealer license is visible to the public at each licensed location	
<input type="checkbox"/>	Each additional lot / location must have its own GDN license — verify all locations are licensed	

1D. Personnel & Ownership Requirements

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Verify that all owners, partners, or officers listed on the license are current and accurate	
<input type="checkbox"/>	Notify TxDMV of any change in ownership or controlling person before renewal (Form VTR-217)	<i>Material change form</i>
<input type="checkbox"/>	Confirm the designated Dealer Principal meets all criminal history requirements (no disqualifying offenses)	
<input type="checkbox"/>	All salespersons must hold a valid GDN Salesperson License — verify all are current	<i>Separate individual license</i>

1E. Record-Keeping & Compliance Documents

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Maintain a Motor Vehicle Inventory Log (buyer's guide, odometer, title documents) for the past 4 years	<i>Tex. Occ. Code §2301</i>
<input type="checkbox"/>	Confirm all vehicle titles processed timely (within 30 working days of sale)	
<input type="checkbox"/>	Verify TxDMV 30-day permits and buyer tags issued in compliance with current rules	
<input type="checkbox"/>	Ensure all advertising (online, print, lot signage) complies with TxDMV advertising rules	
<input type="checkbox"/>	Review and retain all customer complaint records and TxDMV correspondence	

⚠ TxDMV Contact: Motor Vehicle Division — (888) 368-4689 | elicensing.txdmv.gov | Renewals not submitted before expiration require a late fee and may require a new application.

SECTION 2 — OCCC LICENSE RENEWAL (Retail Installment / BHPH)

2A. OCCC License Type Confirmation

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Confirm license type: Motor Vehicle Sales Finance License (most BHPH dealers) OR Motor Vehicle Dealer License under Ch. 348	<i>Tex. Fin. Code Ch. 348</i>
<input type="checkbox"/>	If offering deferred down payments, confirm secondary OCCC license or exemption applies	
<input type="checkbox"/>	Verify licensed under correct OCCC chapter for all credit products offered (Ch. 348, Ch. 353, or Ch. 371 as applicable)	

2B. OCCC Online Renewal via ALECS Portal

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Log in to OCCC ALECS portal at occc.texas.gov	<i>Access via alecs.occc.texas.gov</i>
<input type="checkbox"/>	Review and confirm all business information: legal name, DBA name, address, phone	
<input type="checkbox"/>	Update all owner, officer, director, and manager information as required	
<input type="checkbox"/>	Upload required financial statements (if first renewal or significant change in net worth)	<i>May require audited statements</i>
<input type="checkbox"/>	Confirm net worth / financial responsibility requirements are met (varies by volume and license type)	
<input type="checkbox"/>	Submit required fees — verify current OCCC fee schedule at occc.texas.gov/businesses/license-fees	<i>Annual renewal fee</i>
<input type="checkbox"/>	Complete and submit any required affidavits or certifications in ALECS	

2C. Criminal History & Background Requirements

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	All new owners, officers, and managers must submit criminal history disclosures in ALECS	
<input type="checkbox"/>	Confirm no individuals with disqualifying criminal history (fraud, theft, deceptive practices) are listed as principals	<i>Tex. Fin. Code §341.502</i>
<input type="checkbox"/>	Respond promptly to any OCCC background review requests during renewal	

2D. Compliance with Texas Finance Code Chapter 348 (Retail Installment)

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	All retail installment contracts (RICs) use OCCC-compliant forms with correct disclosures	<i>Tex. Fin. Code §348.201</i>
<input type="checkbox"/>	Verify RICs include: cash price, down payment, amount financed, finance charge, APR, total of payments	<i>Reg Z / Ch. 348 disclosures</i>
<input type="checkbox"/>	Confirm deferred down payment agreements comply with Ch. 348 rules (amount, timing, disclosure)	
<input type="checkbox"/>	All add-on products (GAP, service contracts, insurance) are properly disclosed and authorized	
<input type="checkbox"/>	Verify no waiver-of-defense clauses or prohibited contract terms in customer agreements	
<input type="checkbox"/>	Confirm you are not charging fees or finance charges that exceed Ch. 348 statutory limits	

2E. Account Servicing & Collections Compliance

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Confirm collection practices comply with Texas Debt Collection Act (Fin. Code Ch. 392)	
<input type="checkbox"/>	GPS/starter-interrupt devices — verify written customer disclosure at time of sale and contract	<i>Required prior to use</i>
<input type="checkbox"/>	Repossession practices reviewed — ensure compliant notices and cure rights provided (Ch. 348.407)	
<input type="checkbox"/>	Deficiency balance notices sent within required time frames after repossession/sale	<i>20-day rule, Ch. 348</i>
<input type="checkbox"/>	Verify no unfair debt collection practices, harassment, or misrepresentation in collection communications	

2F. Record-Keeping Requirements (OCCC)

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Retain all retail installment contracts for minimum of 4 years from final payment or sale of contract	
<input type="checkbox"/>	Maintain payment history ledgers, receipts, and account notes for all active and closed accounts	
<input type="checkbox"/>	Preserve all customer correspondence, notices, and collection records	
<input type="checkbox"/>	Verify OCCC examination records from prior exam cycles are organized and accessible	
<input type="checkbox"/>	Ensure records are available for OCCC examination — either on-site or accessible electronically	

2G. Required Consumer Disclosures & Signage

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Post OCCC license at each licensed location in a conspicuous public area	
<input type="checkbox"/>	Provide written finance charge and APR disclosures to every credit customer before contract signing	
<input type="checkbox"/>	Provide Spanish-language disclosures if negotiation conducted primarily in Spanish (Fin. Code §341.502)	
<input type="checkbox"/>	"Know Before You Owe" or equivalent pre-purchase disclosure provided to BHPH customers	

⚠ OCCC Contact: (512) 936-7600 | occc.texas.gov | Report address or ownership changes within 30 days. Failure to renew an OCCC license before expiration requires a NEW application and may interrupt your ability to originate financing.

SECTION 3 — INSURANCE, BONDS & FINANCIAL REQUIREMENTS

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Dealer Surety Bond — \$25,000 minimum (independent GDN), renewed and on file with TxDMV	<i>Required for TxDMV</i>
<input type="checkbox"/>	Garage Liability Insurance — minimum limits required; certificate of insurance current	<i>Verify minimums with TxDMV</i>
<input type="checkbox"/>	Dealer Plate coverage (if applicable) — verify insurance covers dealer plates and demo vehicles	
<input type="checkbox"/>	Confirm lot/premises general liability insurance is in force and premiums current	
<input type="checkbox"/>	Review any blanket property or inventory insurance covering vehicle lot	
<input type="checkbox"/>	OCCC Net Worth requirement — verify sufficient net worth per OCCC license volume thresholds	<i>See OCCC fee schedule</i>
<input type="checkbox"/>	Review any required reserve accounts or trust accounts for unearned insurance premiums	

SECTION 4 — FEDERAL COMPLIANCE (Annual Review)

4A. FTC Safeguards Rule (Gramm-Leach-Bliley)

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Written Information Security Program (WISP) in place and reviewed within last 12 months	<i>FTC Safeguards Rule</i>

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Qualified Individual (QI) designated to oversee information security program	
<input type="checkbox"/>	Risk assessment completed; access controls, encryption, and vendor oversight reviewed	
<input type="checkbox"/>	Incident response plan documented and staff trained on data breach protocols	

4B. FCRA & Consumer Reporting

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Confirm Adverse Action Notices provided to declined or counter-offered credit applicants	<i>ECOA / FCRA requirement</i>
<input type="checkbox"/>	Credit reporting to bureaus (if applicable) is accurate and compliant with FCRA furnisher obligations	
<input type="checkbox"/>	Written procedures for identity theft Red Flags Program (FTC Red Flags Rule) current	

4C. CFPB / Dodd-Frank / UDAP

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Review all F&I product sales practices for UDAP / UDAAP compliance (unfair, deceptive, or abusive acts)	
<input type="checkbox"/>	Verify no discretionary dealer markup policies that create fair lending exposure	
<input type="checkbox"/>	Confirm compliance with FTC Used Car Rule: Buyer's Guide displayed on every used vehicle offered for sale	
<input type="checkbox"/>	Military Lending Act (MLA) — if serving active duty military, confirm MLA rate cap compliance (36% MAPR)	<i>10 U.S.C. §987</i>
<input type="checkbox"/>	SCRA review — confirm policies for servicemembers requesting rate reduction or contract termination	

SECTION 5 — OPERATIONAL & ADMINISTRATIVE ITEMS

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Update all license certificates posted at each dealership location upon renewal	
<input type="checkbox"/>	Notify your dealer association or 20-group of renewal dates for peer accountability	
<input type="checkbox"/>	Review dealer management system (DMS) for accuracy: contracts, payment records, customer data	

TEXAS BHPH DEALERSHIP
LICENSE RENEWAL CHECKLIST

Renewal Due: _____

✓	Requirement / Task	Notes / Deadline
<input type="checkbox"/>	Audit F&I product providers — ensure all partners are licensed and contracts compliant	
<input type="checkbox"/>	Review employee training records: F&I, collections, compliance, and data security	
<input type="checkbox"/>	Confirm all staff with access to customer financial data have signed confidentiality agreements	
<input type="checkbox"/>	Back up all electronic records; confirm off-site or cloud backup is functional	
<input type="checkbox"/>	Schedule annual compliance review with dealer attorney or compliance consultant	
<input type="checkbox"/>	Review and update arbitration agreements and privacy notices distributed to customers	
<input type="checkbox"/>	Confirm all Texas sales tax permits and franchise tax filings are current (TX Comptroller)	

SECTION 6 — COMPLETION SIGN-OFF

Dealer Principal / Owner	Compliance Officer / Manager
Signature: _____	Signature: _____
Print Name: _____	Print Name: _____
Title: _____	Title: _____
Date: _____	Date: _____

IMPORTANT CONTACTS & RESOURCES

TxDMV Motor Vehicle Division: (888) 368-4689 | elicensing.txdmv.gov | txdmv.gov
OCCC (Office of Consumer Credit Commissioner): (512) 936-7600 | occc.texas.gov | ALECS portal: alecs.occc.texas.gov
Texas Comptroller (Sales Tax / Franchise Tax): (800) 252-5555 | comptroller.texas.gov
FTC Safeguards Rule (GLBA): ftc.gov/safeguards | Effective 06/09/2023 for dealers

This document is for internal compliance tracking purposes. It does not constitute legal advice. Consult a licensed Texas dealer attorney for guidance on specific compliance questions.